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To: <petelund@house.mi.gov>, <debshaughnessy@house.mi.gov>,
<paulopsommer@ho...>
Date: 9/27/2011 9:48 PM
Subject: VOTE NO ON HB 4936

I am writing to strongly urging you to REMOVE your support for the House Bill 4936, which threatens to change Michigan's effective and comprehensive auto no-fault system. Leave Michigan's auto no-fault system alone.

Outside of what I consider the obvious human factor related to these bills (lack of care, tremendous financial hardship, overburdening the bankrupt Medicaid system, people dying due to lack of care), these bills will result in the following catastrophic effects to Michigan:

- A loss of THOUSANDS of jobs for medical providers, rehabilitation professionals, hospitals, trauma centers, pharmacies, therapists, nurses, home care aides, and a variety of care providers. Your administration has run on a platform of **jobs for Michigan**. These bills would destroy thousands of jobs, and the loss in revenue to our ailing economy would far outweigh any potential savings for the insurance companies (who are the only businesses who stand to benefit from this legislation). Tax revenue would be lost, while increasing the burden on tax-funded Medicaid.
- Opening up the flood gates for the type of litigation that led Michigan to enact Auto No-Fault reform nearly 40 years ago. Our current law limits this litigation. People would be forced to sue for care, which would flood the court systems and raise our premiums anyway.
- Forcing victims of automobile accidents into costly residential settings or sub-standard Medicaid nursing homes, instead of receiving quality, cost-effective care in their own home (which, I believe, would be a violation of Olmstead Decision's Integration Mandate, upheld by the Supreme Court--remember that this suit was filed against a State that forced people with disabilities into institutional settings).
- Limited savings on auto insurance for consumers. The high cost of auto premiums lies in the comprehensive and collision coverage, not in the dollars per month to provide medical coverage. And this bill guarantees NO savings to the consumer: only to the insurance companies.

It is time that you elected officials in Michigan work for US and not for the insurance companies. Cancelling the Senate Bill and introducing the House Bill is typical political maneuvering which benefits special interests and not the people who elected you. You are trying to fix a system that is not broken, to benefit insurance companies instead of your constituents. The insurance companies make substantial profits, while the people in Michigan need jobs rather than an additional overwhelming burden on the Medicaid system. THIS LEGISLATION IS FISCALLY IRRESPONSIBLE AND MORALLY REPREHENSIBLE.

Phrasing this as a "choice" for consumers implies that people understand what is at risk. YOU do not understand what is at risk, since you have not worked with the people I have worked with and seen the devastating injuries I have seen. Most people do not understand how much care is needed, and how a mere \$250,000 in coverage would not cover one week in a trauma center. I worked in the Community Mental Health System under the Engler Administration. I conducted investigations into the deaths of people with disabilities because of policies that took into account finance before humanity. These bills threaten both. They rob Michigan of jobs, people with disabilities of care, and, in short, are bad legislation for Michigan.

Sincerely,

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